

the specification of which (check one)
() is attached hereto.

(X)

was filed on July 10, 2000

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare:

That my residence, post office address and citizenship are as stated below next to my name.

That I verily believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM FOR DISTRIBUTION AND USE OF VIRTUAL STORED VALUE CARDS.

. ,	Application Serial No	09/612,789		
	and was amended on _	(if analiaahla)		
		(if applicable)		
amei	That I have reviewed a nded by any amendment		ents of the above-identified specific	ation, including the claims, as
acco		e duty to disclose inform e of Federal Regulations,	nation known to be material to pate §1.56(a).	entability of this application in
oate certif	nt or inventor's certificate	listed below and have a	Title 35, United States Code, §119 of so identified below any foreign appeat of the application on which priority	lication for patent or inventor's
Prior	Foreign Application(s)			Priority Claimed
				Yes No
(Nun	nber)	(Country)	(Day/Month/Year Filed)	
				Yes No
(Nun	nber)	(Country)	(Day/Month/Year Filed)	_
l her	eby claim the benefit und	er 35 U.S.C. § 119(e) of a	ny United States provisional applicat	tion(s) listed below.
(Арр	lication Number)	(Filing Date)		
(App	lication Number)	(Filing Date)		
appli discl	w and, insofar as the sub cation in the manner pro- ose material information	ject matter of each of the vided by the first paragrap as defined in Title 37, Co	Inited States Code, §120 of any Uniclaims of this application is not disclored for Title 35, United States Code, §10de of Federal Regulations, §1.56(at International filing date of this applications)	losed in the prior United States 112, I acknowledge the duty to a) which occurred between the
Unite	ed States Application(s)		•	
(Арр	lication Serial No.)	(Filing Date)	(Status)-(Patent	ted, pending, abandoned)
(Арр	lication Serial No.)	(Filing Date)	(Status)-(Patent	ted, pending, abandoned)

That all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

I hereby appoint the following attorneys, with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith and request that all correspondence and telephone calls in respect to this application be directed to WELSH & KATZ, LTD., 120 South Riverside Plaza, 22nd Floor, Chicago, Illinois 60606, Telephone No. (312) 655-1500:

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Full name of sole or one	Satyan G. Pitroda	
joint inventor:		
Inventor's signature:	Sho odg	
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OIPE ,	
Applicant or Pater 12 12 13 15 15 15 15 15 15 15 15 15 15 15 15 15	Atty. Docket No. <u>79382</u>
For: SYSTEM FOR DISTRIBUTION AND USE OF VIRTUA	AL STORED VALUE CARDS

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) AND 1.27(b) - INDEPENDENT INVENTOR)

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees to the United States Patent and Trademark Office with regard to the invention entitled:					
SYSTEM FOR DISTRIBUTION AND USE OF VIRTUAL STORED VALUE CARDS					
described in:					
() · (X) ()	the specification filed herewith. application serial no				
convey, or licens 37 CFR 1.9(c) i	ned, granted, conveyed, or licensed, and am under no obligation under contract or law to assign, grant, se, any rights in the invention to any person who would not be classified as an independent inventor under if that person had made the invention, or to any concern which would not qualify as a small business 7 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).				
Each person, cobligation under	oncern, or organization to which I have assigned, granted, conveyed, or licensed, or am under an contract or under law to assign, grant, convey, or license any rights in the invention, is listed below:				
()	no such person, concern, or organization. person, concerns, or organizations listed below.*				
*NOTE: rights to	Separate verified statements are required from each named person, concern, or organization having the invention averring to their status as small entities. (37 CFR 1.27)				
FULL NAME					
ADDRESS	() INDIVIDUAL () SMALL BUSINESS CONCERN () NONPROFIT ORGANIZATION				
entitlement to sr	the duty to file, in this application or patent, notification of any change in status resulting in loss of mall entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))				
information and false statements the United State	e that all statements made herein of my own knowledge are true and that all statements made on belief are believed to be true; and further that these statements were made with the knowledge that willful and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of es Code, and that such willful false statements may jeopardize the validity of the application, any patent or any patent to which this verified statement is directed.				
NAME OF INVENTOR Satyan G. Pitroda					
SIGNATURE OF INVENTOR					
Date	Nav. 34d 2000				